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**Decentralized Shelter & Urban Development (DSUD)
Project
(USAID Project No. 492-0388)**

Project Assistance Completion Report (PACR)

April 1996

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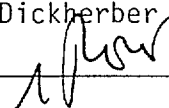


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Project Assistance Completion Report (PACR)

Decentralized Shelter and Urban Development (DSUD)

I. Description of the Project

A. Background

The project combined capital assistance funds through the Housing Guarantee Loan Program with grant funded technical assistance and training to Government of the Philippines (GOP) agenda that sought to: 1) devolve greater authority and responsibility to city governments; 2) develop a system for financing the cities commensurate with their greater responsibilities; and 3) enhance the cooperation between city governments, NGOs, and the for-profit sector. A major focus of the Decentralized Shelter and Urban Development (DSUD) Project was support for infrastructure and services for low income urban dwellers in the Philippines representing almost half of the population.

The decision to focus on Philippine Cities stemmed from studies showing that urban population in the Philippines was increasing at an alarming rate and that urbanization, in the past, have been poorly managed owing to several factors, among them: 1) the lack of control of city governments over fiscal resources and public works; 2) absence of national urban policy; 3) public policies did not reflect an understanding of the role of cities in national economic development; 4) limited private sector involvement in urban development, and; 5) weak environmental considerations in urban policy-making.

In addition, supporting the Philippine decentralization agenda was deemed essential for various reasons, among them:

- Programs and projects at the local level offered opportunities to involve the citizenry more directly in the process of development, thus, giving them personal stake in successful planning and implementation. On the other hand, local officials can be held accountable for their actions to the citizenry, who in turn can more readily influence actions affecting efficient use of public resources in the development process.

- Because of general ineffectiveness and inadequacy of local taxes, financial resources may be available for development at the local level which may have not been utilized before. Citizens may be more willing to contribute financially to projects that are planned and implemented at the local level, where the results are more identifiable .

- Capable local institutions can identify and resolve many issues locally reducing the demands made on already overtaxed central agencies.
- The resources of the community, including the private sector and the NGOs, may be more effectively mobilized at the local level.
- Corruption may be reduced as citizens can more effectively perform a watchdog function at the local rather than central level.

B. Project Purpose and Description

1. Purpose

The purpose of the project was to foster a greater role for elected city governments, the private sector, and NGOs in the development of shelter-related infrastructure in chartered cities in order to increase, over an extended period, the access of low income urban Filipinos to shelter and services needed for healthier and more productive lives.

2. Project Components

The project was structured around a Policy Matrix which specified policy actions and accomplishment benchmarks designed to:

- Support a sustainable system of city government finance;
- Reduce urban and environmental infrastructure constraints on local economic development; and
- Improve access to the urban shelter delivery system for low income households.

The project consisted of two implementation components, namely:

a. ***Housing Guaranty (HG) Loan Program*** - The HG component consisted of a \$50 million loan from the U.S. private sector guaranteed by the A.I.D. HG Loan Program. Loan draws were scheduled in tranches between 1991-1994 based on satisfactory performance of the benchmarks in the policy matrix. Participation in the HG program also required eligible expenditures be made against agreed upon HG Investment Plan for shelter-related infrastructure in the chartered cities prior to borrowing. The Government of the Philippines made more than \$65 million in such expenditures.

b. ***Technical Assistance and Training Grant*** - In order to support development and implementation of the GOP's urban decentralization policy, \$4.0 million was provided for technical assistance in the following areas:

i. Policy Analysis - Policy studies were directed at providing the necessary information to assist the government in achieving the objectives identified in the policy matrix.

ii. Systems Development Studies - These studies were determined as necessary to support broader activities extending beyond the specific benchmarks of the policy matrix. They were intended to identify successful local experiments using innovative approaches in providing essential urban services to sustain economic and private sector growth.

iii. Support for Advancing the DSUD Policy Dialogue - This supported private and NGO groups to respond to opportunities such as: a) improving their ability to influence decentralization policy implementation; b) organizing communities to become involved in shelter and economic development activities as policy changes allowed; and c) establishing an information dissemination system for sharing successful experiences. One identified area was providing a grant to a local NGO to provide training for community-based NGOs in support of the government's Community Mortgage Program (CMP).

iv. Related Training and Conferences - While no definite program was identified, the activity was intended to provide an opportunity to: a) train locally elected and appointed city officials to sensitize them to the role of city governments in fostering local economic and shelter development, and benefit them from the on-going decentralization process, and; b) provide training and orientation to central government agencies in supporting changes that form part of the urban decentralization policy agenda of the Philippines.

C. Implementation Arrangements

The Department of Finance (DOF) was the lead implementing agency for the project. The National Economic and Development Authority (NEDA) was tasked to monitor the government's performance against the agreed-upon benchmarks in the policy matrix and led annual reviews in assessing progress in accomplishing the benchmarks as well as reviewing the eligible expenditures set forth in the investment plan.

Other agencies that supported the DSUD implementation included: the Department of Interior and Local Government (DILG), the Department of Budget and Management (DBM), the National Housing Authority (NHA), the Housing and Land Use Regulatory Board (HLURB), the Housing and Urban Development Coordinating Council (HUDCC), the Department of Environment and Natural Resources (DENR). The DILG in cooperation with the League of City Mayors was identified as the coordinating agency for support grants, systems development activities and training.

II. Current Status of the Project

A. Project Support

As of the PACR, the project objectives were fully achieved. The GOP has complied fully with all the policy indicators previously agreed upon in the policy matrix, in some cases, exceeded target accomplishments. The key areas of concern included: 1) Developing self-sustaining system of financing for chartered cities; 2) Reducing urban and environmental infrastructure constraints on local economic development; and 3) Improving access to sustainable urban shelter delivery system for low income households. Unfortunately, the GOP was unable to expend and continue the CIMP which had been successfully piloted and proven under DSUD to be cost effective mechanism to enable the urban poor to have access to shelter.

While the GOP fully complied with all conditions and performance objectives of the policy matrix, the Government decided to forego the last \$15.0 million loan tranche owing to a large dollar reserve. Thus, only \$35 million of the \$50 million HG Money was actually borrowed.

B. Technical Services

DSUD technical services were basically provided by the Planning and Development Collaborative International (PADCO, Inc.) in the following areas:

1. ***Monitoring accomplishment of the policy matrix*** - PADCO, Inc. provided regular assessment of the GOP accomplishment of the policy matrix. The Urban Institute in Washington D.C. was contracted to conduct as outside evaluator prior to any tranche release. The assessments were followed by a Project Steering Committee Meetings attended by the various national government agencies involved in accomplishing the policy matrix to discuss the result of the assessment and recommend specific action in cases of partial or non-compliance.

2. ***Providing direct technical assistance to cities and the League of Cities including policy studies*** - DSUD through PADCO, provided direct technical assistance to 11 cities in capital investment planning, shelter planning, credit finance, and land use mapping and management. Sample results, both Cebu and Naga, have a working Geographic Information System (GIS). Additionally, Naga City completed a feasibility study for a new integrated bus terminal and commercial center, including all activities to float a local bond. List of other studies and reports completed are found in Annex A.

The assistance to the League of Cities resulted in 13 sharing programs which featured best practices of cities in areas of solid waste, sewerage, road, shelter infrastructure, and urban environmental services. These sharing program enabled city executives and functionaries from all 60 cities to see practices that actually work and to learn to copy or adopt them. The last City Sharing Program enabled the cities to firm up their action plan for making Philippine Cities livable. This plan was submitted to the national government for inclusion in the upcoming Habitat II Conference.

The following were the 13th Cities Sharing Program conducted:

	<u>Date</u>	<u>Place</u>	<u>Theme/Topic</u>
#1	Jan. 27-31, 1992	Cebu City	Workshop on Cebu City's Engineering & Infrastructure Development Program
#2	Mar. 24-27, 1992	Bacolod City	Workshop on Bacolod City's Business Tax, Amusement Tax and Other Innovative Tax Collection Measures
#3	Aug. 31-Sept. 1/92	Davao City	Seminar/Workshop on Devolution of Powers and Personnel from National Line Agencies
#4	Dec. 7-9, 1992	P. Princessa City, Palawan	Success Stories in Environmental Management & Drug Control Programs
#5	Mar. 3-5, 1993	Subic Bay, Olongapo City	Olongapo City's Success in Garbage Collection/Disposal, Jeepney/Traffic Management & Sidewalk Vendors Management Program
#6	Apr. 21-23, 1993	Baguio City	Baguio City's Efficient Real Property Tax Collection & Administration

#7	Oct. 21-23, 1993	Cebu City	Civilian Initiatives to Promote Peace and Order
#8	Dec. 9-11, 1993	Cebu City	Forum for Children
#9	Feb. 17-19, 1994	Pasay City (M. Manila)	Government Audit Policies, Procedures and Practices
#10	Apr. 27-28/94	Naga City	GO-NGO Cooperation in Urban Development & Housing
#11	Aug. 19-21, 1994	Mandaluyong City (M. Manila)	Improving Financial Resource Mobilization
#12	Oct. 7-9, 1994	Cebu City	Information Technology for Land Use Planning & Other Applications: Finding the Right Scale for Your City
#13	Mar. 17-20, 1995	Cebu City	Housing & Urban Development

Similarly, an Urban Sector Review and a draft Urban Policy Framework resulting from the DSUD technical assistance contributed to focusing of government's attention to the Philippine Urban Management and particularly the environmental issues.

C. NGO Grant

DSUD assistance to local NGOs helped train staff of 50 NGOs in organizing community participation in the Government's Community Mortgage Program (CMP) - A program that helped communities acquire financing for land and urban services. Unfortunately, the inability of the National Home Mortgage Finance Corporation (NHMFC) to process loans resulted in less than 50 CMP loans. Many of the communities found alternate financing.

III. Summary of Contributions Made

FINANCIAL DATA (\$U.S. 000)

ITEM		
A) Housing Guaranty Loan	<u>Authorization</u> \$50,000	<u>Disbursement</u> \$35,000
B) Grant	<u>Obligation</u> \$4,000	<u>Expenditure</u> \$3,800

The total counterpart contribution was estimated at \$4,035

IV. Project Accomplishments

A. Planned Outputs and Actual Outputs

Objective 1: Develop Self-Sustaining System of Financing for Chartered Cities (CCs).

Performance Indicator	Tranche 3 Target	Accomplishment
a) Improvement in tax collection of Chartered Cities.	CCs (as a group) achieved at least 58% increase in tax collections in 1992 over 1989 assuming 15% pa inflation.	Target met with 57% tax increase over 3 year time period and lower inflation rate.
b) Assessment of self-sustaining financing system for Chartered Cities.	Pilot testing of identified policy actions being conducted by GOP.	Pilot testing has been undertaken in a total of 7 CCs. Many cities have or will soon revise tax ordinances and many are computerizing to improve efficiency.

c) Offering of Chartered City issued bonds or credit instruments.	At least 1 CC offered bonds and at least 1 other CC bond proposal completed.	1 bond proposal (Legazpi) approved by City Council; 1 bond proposal (Naga) approved by public referendum and 1 bond proposal under deliberation by city council. Project support for credit study and credit training has helped increase bank credit from ₱20 million/yr. to over ₱2.0 billion last year.
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Objective 2: Improve Delivery of Urban Services and Infrastructure.

Performance Indicator	Tranche 3 Target	Accomplishment
a) Development and implementation of guidelines for cities to use in planning and operating cost recovering services delivery, including identifying conditions under which subsidies may be justified.	Services being implemented under one or more guidelines in a cumulative total of at least 6 CCs.	Guidebooks/guidelines and Administrative Orders were issued and revised cost recovery systems being implemented in 11 CCs.
b) Improvement in private sector delivery of basic services in Chartered Cities.	One or more basic services being delivered by the private sector in a cumulative total of at least 6 CCs.	Guidebooks/guidelines and Administrative Orders were issued and services transferred from government to private sector in 8 CCs. Project supported intercity communication in combination with policy reform and guidebooks has resulted in most cities now actively considering more utilization of private sector mechanisms.

c) Development of a model framework for extension to CCs beyond test program.	Model CIP being tried in a cumulative total of at least 6 CCs, including training and developing CIP process.	CIP introduced and being applied in 10 CCs; planning manuals developed/revised and distributed to all CCs, and being used by local and regional planners to broaden participation and secure political commitment to plan.
d) Design and implementation of a national program to assign, design/ implementation responsibilities and funding for individual public works projects of less than ₱10 million value to Chartered Cities.	DPWH delegated authority and funding that do not require legislative action, e.g., through MOAs, to a cumulative total of at least 19 CCs.	Local Government Code (LGC) devolved authority for all local infrastructure to CCs. DPWH has completed MOAs with 22 CCs confirming transfer of personnel and responsibilities for CCs to fully implement this provision of the law.

Objective 3: Improve Access to Sustainable Urban Shelter Delivery System for Low Income Households.

Performance Indicator	Tranche 3 Target	Accomplishment
a) Inventory of nationally-owned public land in CCs.	<p>GOP (LGUs) completed the inventory in at least 3 CCs and started research in a total of at least 6 more CCs.</p> <p>GOP (LGUs) enacted zoning ordinances for the 6 CCs with completed land use plans.</p> <p>GOP (LGUs) adopted land use plans for another 6 CCs.</p>	<p>11 CCs have completed their land inventory. Another 25 CCs are in the process, or nearing completion with their inventory.</p> <p>6 CCs have land use plans adopted by the Planning body. Project has successfully introduced computerized GIS in 4 cities with the use of satellite imagery for refined land use mapping and zoning.</p>

<p>b) Implementation of a program of housing construction in joint venture with private developers in Chartered Cities.</p>	<p>Construction started on joint venture projects for GOP (NHA) with private developers in a cumulative total of at least 12 CCs and finished for 30% of total units in each of at least 2 CCs under tranche 1 projects.</p>	<p>14 cities have under taken joint venture low income housing projects with 9 projects completed for 5,240 units; 8 CCs continuing construction to add 3,500 units.</p>
<p>c) Implementation of program to encourage NGO/city assistance to associations of informal settlers in acquiring homesites, introducing services, and improving housing in Chartered Cities.</p>	<p>GOP will revise policy and procedures for CMP thereby creating a sustainable program of access to mortgage funding for the urban poor to acquire homesites and improve their environment with appropriate services.</p> <p>This will include:</p> <ul style="list-style-type: none"> a) develop a plan to attract adequate funding to make the program self-sustaining; b) increasing collection rate to a minimum of 80% for the quarter ending June 30, 1994; c) strengthen the accreditation process for originators; and 	<p>The CMP program quickly expanded beyond the initial targets and encountered serious difficulties with tradition attitudes toward credit, corruption and bureaucratic inefficiency. Key GOP leaders, the NGOs and urban poor groups have now coalesced behind the program and put it back on a sustainable track.</p> <p>GOP passed (but did not implement) a Revised Housing Finance Act providing ₱2.5B per year and developing a program to securitize mortgages for secondary housing market;</p> <p>As of April 1, 1995, collection efficiency has increased from 59% to 85%;</p> <p>Revised accreditation procedure. Has been negotiated with national network of NGOs and revised policies and procedures were adopted and issued by NHMFC.</p>

	d) develop a plan and initiate activities to decentralize CMP implementation to originators and local offices.	Several aspects of CMP approval have been devolved from NHMFC to LGUs. Community organizing and originators were decentralized to LGUs and NGOs throughout the country who have formed their own network to represent themselves and the urban poor in housing policies. The approval process has been devolved to 8 one-stop offices, distributed throughout the country. (These policies were reversed by NHMFC at the end of DSUD.)
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MAJOR OUTPUTS in addition to Policy Matrix:

- Under the grant component of the project, the League of Cities of the Philippines has been energized and developed a program to share lessons and innovations, and train officials among the CCs.
- The project is facilitating the development of a national shelter policy and individual sector plans for individual CCs.
- The project has assisted GOP in analyzing urban development issues and conducting broad-based consultations leading to a ***National Urban Policy Framework***, supported by the national and local government agencies, development oriented PVOs, urban poor housing associations and private sector development.
- Provided training in Geographic Information Systems (GIS) in 6 cities. Two cities, Naga and Cebu, now have a working GIS.

V. Post Project AID Monitoring Responsibilities

While there is no post project AID monitoring responsibility, the GOP decentralization agenda continues to be the concern of the Mission. USAID is continuing support through the Governance and Local Democracy (GOLD) Project. GOLD envisions to reinforce the democratic process in the Philippines by strengthening peoples participation in local governance through an effective local government and an establishment of a professional leagues of local government units.

VI. Review of Data Collection and Evaluation

A) Decentralizing Philippine Development: An Assessment of the Decentralized Shelter and Urban Development Program, June 1991

The evaluation conducted by G. Thomas Kingsley and Maris Mikelsons of the Urban Institute reported prevailing local optimism that a new Local Government Code was likely to be passed by the legislative body. The review of the first tranche policy matrix showed that GOP accomplished the required action areas. Tabulations of GOP agencies indicate peso expenditures amounting from \$26.7M to \$29.7M in HG eligible investment during 1990. The evaluation ended with several recommendations among them:

1. Expediting the development of streamlined implementation guidelines of the new Local Government Code by Central Government;
2. Building a more forceful coalition of central agencies to coordinate implementation.
3. Developing a "demand driven" system for strengthening local capacities.
4. Integrating across DSUD program elements to enhance its contribution to decentralization (particularly with regard to the theme of urban physical development).

B) Decentralizing Philippine Development: Second Year Assessment, November 1992

The evaluation conducted by the Urban Institute, particularly G. Thomas Kingsley and Maris Mikelsons, noted that the passage of the 1991 Local Government Code was a significant achievement, dramatically enhancing the potential impact of DSUD. Review of the second tranche policy matrix showed that while significant progress was made in all program elements, some specific targets were not achieved in full. The Evaluation also noted that even with the passage of the new code, national and local leaders have not fully faced up to the challenge of urbanization. The evaluation ended with 5 major recommendations, among them:

1. Heightening national awareness of the nature and scope of the urban challenge;
2. Strengthening urban planning and capital programming components to assure that city leaders will develop strategies to address the full magnitude of the communities;
3. Strengthening components to enhance local resource mobilization and borrowing for capital improvements;
4. Expanding the "demand-driven" system for local capacity building that has already been initiated; and,
5. Strengthening central coordination and support for decentralized urban development.

C) Decentralizing Philippine Development: Evaluation, July 1994.

The evaluation conducted by the Urban Institute through G. Thomas Kingsley, Maris Mikelsons, Rowena Guanzon, and Marcia Feria-Miranda concluded that DSUD has been successful in taking advantage of the opportunity and meeting its objectives. While four of the ten final project milestones called for in the policy matrix have not been achieved in full, significant progress have been achieved in every area, enough so that completion should be possible in the near term. The report concluded that without DSUD, the policy matrix would not have been achieved and that the technical assistance made vital contributions to decentralization beyond its initial objectives in: 1) establishing a pro-active approach to decentralization among City Mayors through the sharing program; b) stimulating the spread of innovative practices across cities;

and, 3) raising national awareness of the fundamental importance of the challenges now being imposed by rapid urbanization.

D) Making Philippine Cities Work, December 1995

This report by Royston Brockman documents a number of innovative activities undertaken by Philippine cities they begin to accept the challenge of the devolution. Some examples are: the use of GIS in land use planning, participatory local planning, build-operate and transfer (B-O-T), urban environmental management, housing program, etc. The evaluator noted that some cities have been able to promote growth better than others because of institutional strength, charismatic local leadership and vigorous community participation. The freedom granted by the Local Government Code is testing the capabilities of elected local officials.

The evaluation noted though that despite the support of the executive branch to the devolution, the threat for re-centralization is evident, particularly the legislative branch as well as some national government offices.

VII. Summary of Lessons Learned

1. DSUD provided a good model for how a policy-based sectoral HG program can be made to work. It demonstrated that long-term involvement in an integrated program with clearly focused policy sub-objectives can lead to important, measurable policy change while avoiding the dangers of project fragmentation.
2. Where local democracy exists along with an appropriate framework for decentralization with accountability, USAID assistance is likely to be more productive, if it directly supports and facilitates local initiatives.

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